



STATE OF MARYLAND

**DHMH**

PT03-02

**Maryland Department of Health and Mental Hygiene**

201 W. Preston Street • Baltimore, Maryland 21201

Parris N. Glendening, Governor - Georges C. Benjamin, M.D., Secretary

**MARYLAND MEDICAL ASSISTANCE PROGRAM  
GENERAL PROVIDER TRANSMITTAL NO: 55**

August 28, 2001

All Providers

**FROM:**

*Susan Tucker*  
Susan Tucker, Executive Director  
Office of Health Services

**MCHP Premium-The Maryland Children's Health Program (MCHP) Expansion**

**NOTE:**

Please share this transmittal with all appropriate members of your organization

Effective July 1, 2001, the State of Maryland expanded coverage under the Maryland Children's Health Program (MCHP) to children under age 19, with family income between 200% and 300% of the Federal Poverty Level. Families will pay a modest monthly premium to participate in the expansion program, called MCHP Premium.

Children who have access to Employer-Sponsored Insurance (ESI) will receive coverage through enrollment in ESI, if the employer's plan meets cost-effectiveness and coverage standards established by the State. Claim submission for children covered through ESI will be the same as for any patient covered under the same employer's plan, for services covered by the plan.

Children who are enrolled in ESI will also receive secondary insurance coverage for co-payments, deductibles, and co-insurance through a policy provided by the Department of Health and Mental Hygiene. Claims will be submitted to Fidelity Insurance Company, the Department's third party administrator. Instructions for claims submission, including pharmacy claims, are printed on the back of the secondary insurance identification card, a sample of which is shown below:

**MCHP Premium**

**ACCESS CARD**

Member Name: John Smith  
Member #: 000-22-5555  
Employer: ABC Company  
Group Number: MCHP

 **First Health  
Services Corporation**

Bin #: 002286 Carrier #: 3021

**Providers:**

The Maryland Children's Health Program expansion, MCHP Premium, provides children secondary insurance benefits, as a supplement to their primary insurance plan to cover eligible cost-sharing expenses not paid by the primary insurance plan.

**For Medical Claims:** Submit cost-sharing claims along with an explanation of benefits from the primary plan to the state's contractor

Fidelity Benefits Administrators  
P.O. Box 923 Hunt Valley Maryland 21030  
Customer Service (410) 785-1880

**For Pharmacy Claims:** Bill the primary Rx plan first, then bill First Health Services Corporation (FHSC) for any copay, coinsurance or deductible amounts. Use the MC/PA field for this amount.  
**Questions:** Contact FHSC Call Center at 1 (800) 894-3238

Toll Free 1-877-4MD-DHMH • TTY for Disabled - Maryland Relay Service 1-800-735-2258

Web Site: [www.dhmh.state.md.us](http://www.dhmh.state.md.us)

Children who do not have access to ESI, or whose ESI does not meet State cost-effectiveness or coverage standards, will be enrolled in HealthChoice.

For MCHP Premium-eligible children who are enrolled in ESI and have secondary insurance for co-payments, deductibles and co-insurance, the Eligibility Verification System (EVS) message will state: Eligible, MCHP Premium, Co-Pays, Deductibles, and Co-Insurance only, has employer-sponsored insurance.

For MCHP Premium-eligible children who are enrolled in HealthChoice, the EVS message will state: Eligible, MCHP Premium, HealthChoice, MCO name, and MCO enrollment number.

Questions about MCHP and MCHP Premium eligibility policy may be directed to Nancy Dieter, Chief, Maryland Children's Health Program Division, at 410-767-8392. Questions about payment of co-payment, deductible, or co-insurance claims may be directed to Fidelity Insurance Company, the Department's third party administrator, at 410-785-1880. Questions about payment of pharmacy claims may be directed to First Health Services Corporation at 1-800-884-3238. For further information, you may call Joseph Fine, Chief, Division of Recoveries and Financial Services, at 410-767-5369.